

EXISTING DWELLING CERTIFICATION

FOR USDA/RURAL DEVELOPMENT GUARANTEED LOANS

I certify that the house located at: _____
meets the following requirements as required in HUD Handbooks 4905.1 and 4150.1:

1. The house can be used and maintained individually without trespass on adjoining properties.
2. The house has independent utilities.
3. The house has safe and potable water (If individual well, water quality report required).
4. The house has sanitary facilities with a safe method of sewage disposal (Inspections required by qualified individual for septic systems).
5. The heating is adequate for healthful and comfortable living conditions.
6. The house has domestic hot water.
7. The house has electricity for lighting and for equipment used in the living unit.
8. The property has vehicular or pedestrian access from a public or private street.
9. Access to the house is provided without passing through any other living unit.
10. Access to the rear yard is provided without passing through another living unit.
11. There is no evidence of:

- | | |
|--|--------------------------|
| _____ continuing settlement | _____ excessive dampness |
| _____ leakage | _____ decay |
| _____ termites | |
| _____ other conditions impairing safety or sanitation of the dwelling. | |

NOTE: This information may be obtained from the appraisal. Termite treatment must be performed by a commercial pesticide applicator licensed by the Colorado Ag. Dept., Division of Plant Industry.

I certify that the house meets the following USDA/Rural Development (formerly FmHA) thermal requirements:

*** 12. The attic meets R-38 or greater, OR**

_____ The house is located in one of the following counties: Baca, Bent, Cheyenne, Crowley, Kiowa, Kit Carson, Las Animas, Mesa, Otero, Prowers, Pueblo, or Yuma

and meets R-30 or greater;

_____ The house has a vaulted ceiling or a cathedral ceiling with 2 X 6 rafters and meets R-19 or greater.

- * 13. The box sills (basement, crawl space) meet R-19 or greater.
- * 14. The windows are at least double-glazed or single-pane with storm windows.
- * 15. Exterior doors are solid core wood with a storm door, or steel insulated without a storm door.

I certify that:

16. The Lender has sufficient experience to determine that this property is structurally sound and functionally adequate.

17. The inspections were completed by _____, who
has/have been determined to be qualified to perform the inspections per RD instruction 1980.341.

Lender's Signature

Title

Date

***If the property has had an E-Star energy rating, the cost-effective energy improvements recommended by the E-Star rating will supersede these requirements (Lender: Please include the E-Star rating document in the loan file)**

NOTE You are to retain all inspection reports (which support this certification) in your loan file. USDA/Rural Development only needs the Certification.